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## [How a home insurance cover can come to your rescue during monsoons](#)



The monsoon season brings much-needed relief from the scorching summer heat, transforming the landscape with lush greenery and cool breezes. However, it also introduces a host of challenges for homeowners, including the risk of damages caused by water logging, structural issues, and electrical hazards. Having the right insurance coverage is crucial to protecting your home and ensuring peace of mind during the rainy season.

Read on to understand why home insurance is essential during the rainy season.

### **Comprehensive home insurance policy**

A standard home insurance policy provides comprehensive coverage for your property against various risks, including natural calamities such as floods, storms and landslides, which are common during the monsoon season. Typically, the policy covers the structure of the house as well as personal belongings, offering financial protection against damage or loss caused by natural catastrophes like floods, cyclones, inundation and such other perils as covered under the policy. Having adequate coverage in place has several benefits:

- Protection against structural damage: This policy covers repairs to the walls, roof, foundation, and other structural components caused by water inundation, flooding or landslides.
- Coverage for personal belongings: This includes compensation for damage or loss to personal items such as furniture, electronics and appliances caused by water damage, including electric surges, in line with covered perils.

### **Coverage for contents in the house**

Contents insurance is a valuable addition to your home insurance policy. It focuses specifically on protecting personal belongings inside your home. During the monsoon season, items such as furniture, electronics, clothing and kitchen appliances are at high risk of damage due to water inundation, cyclones, and power surges.

It makes good the financial loss that your house may have suffered due to the catastrophes:

- **Replacement costs:** Covers the cost of repairing or replacing damaged items, ensuring that your personal belongings are restored or replaced without significant out-of-pocket expenses.
- **Coverage for high-value items:** You can opt for additional coverage for high-value items such as jewellery, art, and collectables, providing comprehensive protection for your prized possessions.

### **Fire insurance for complete protection**

Monsoon season often brings with it an increased risk of electrical hazards, including short circuits and fires caused by water inundation and lightning strikes. Fire and allied perils insurance, part of a comprehensive home insurance policy, offers protection against these risks, covering fire damage and related perils like explosions and implosions under the policy.

- **Fire damage coverage:** Provides financial compensation for damage to the structure and contents of your home caused by fire incidents.
- **Protection against lightning and electrical hazards:** This policy covers damage caused by lightning strikes, floods, inundations, and cyclones, which are more common during monsoons.

### **Temporary relocation cover**

In extreme cases, severe water damage or structural issues might make your home temporarily uninhabitable. So, the temporary relocation cover ensures you are not left without a place to stay, covering the cost of temporary accommodation until your home is safe to return to. Compensation for alternative accommodation is typically an add-on cover.

- **Accommodation costs:** Covers the cost of staying in another rental property while your home is being repaired due to loss caused as per peril covered in the policy.
  - **Peace of mind:** Reduces the stress and financial burden of bearing additional costs of temporary housing during emergency repairs.
- The monsoon season can pose significant risks to homeowners. Ensuring that you have the right insurance coverage is essential to protect your home and personal belongings from the potential damages caused by heavy rains resulting in floods, inundation, storms and electrical hazards. Investing in comprehensive home insurance, contents insurance, and temporary relocation cover can secure financial protection and peace of mind during the rainy season. Preparing in advance with these essential insurance policies allows you to enjoy the monsoon without worrying about the safety and security of your home.

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